

Office Mailing Address:  
Scott F. Waterman, Trustee  
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Send Payments **ONLY** to:  
Scott F. Waterman, Trustee  
P.O. Box 680  
Memphis, TN 38101-0680

**OFFICE OF THE STANDING CHAPTER 13 TRUSTEE**  
**REPORT OF RECEIPTS AND DISBURSEMENTS**  
Activity for the period from 08/01/2024 to 07/31/2025  
**Chapter 13 Case No. 25-11053-PMM**

Punita Verma  
4476 Cottonwood Drive  
Nazareth PA 18064

Petition Filed Date: 03/18/2025  
341 Hearing Date: 04/15/2025  
Confirmation Date: 07/24/2025

Case Status: Open / Unconfirmed

**RECEIPTS / PAYMENT HISTORY FOR THE TIME PERIOD SELECTED**

Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount	Check No.
04/07/2025	\$390.00		05/05/2025	\$390.00		06/03/2025	\$390.00	
07/07/2025	\$390.00							
Total Receipts for the Period: \$1,560.00 Amount Refunded to Debtor Since Filing: \$0.00 Total Receipts Since Filing: \$1,950.00								

**DISTRIBUTIONS TO CREDITORS FOR THE TIME PERIOD SELECTED**

CLAIMS AND DISTRIBUTIONS					
Claim #	Claimant Name	Class	Claim Amount	Amount Paid	Balance Due
0	VINCENT RUBINO ESQ	Attorney Fees	\$4,725.00	\$1,842.75	\$2,882.25
1	ONEMAIN FINANCIAL GROUP LLC »» 001	Unsecured Creditors	\$4,390.26	\$0.00	\$4,390.26
2	US DEPARTMENT OF EDUCATION »» 002	Unsecured Creditors	\$5,089.99	\$0.00	\$5,089.99
3	PEOPLE FIRST FEDERAL CREDIT UNION »» 003	Secured Creditors	\$0.00	\$0.00	\$0.00
4	FARMERS INSURANCE FEDERAL CREDIT UNION »» 004	Unsecured Creditors	\$21,399.96	\$0.00	\$21,399.96
5	WELLS FARGO AUTO »» 005	Secured Creditors	\$0.00	\$0.00	\$0.00
6	LVNV FUNDING LLC »» 006	Unsecured Creditors	\$1,366.92	\$0.00	\$1,366.92
7	JEFFERSON CAPITAL SYSTEMS LLC »» 007	Unsecured Creditors	\$4,486.31	\$0.00	\$4,486.31
8	JEFFERSON CAPITAL SYSTEMS LLC »» 008	Unsecured Creditors	\$771.06	\$0.00	\$771.06
9	QUANTUM3 GROUP LLC »» 009	Unsecured Creditors	\$89.65	\$0.00	\$89.65
10	LVNV FUNDING LLC »» 010	Unsecured Creditors	\$1,608.89	\$0.00	\$1,608.89
11	PORTFOLIO RECOVERY ASSOCIATES »» 011	Unsecured Creditors	\$3,045.45	\$0.00	\$3,045.45
12	PORTFOLIO RECOVERY ASSOCIATES »» 012	Unsecured Creditors	\$10,727.48	\$0.00	\$10,727.48
13	PORTFOLIO RECOVERY ASSOCIATES »» 013	Unsecured Creditors	\$6,062.54	\$0.00	\$6,062.54
14	PENNYMAC LOAN SERVICES LLC »» 014	Secured Creditors	\$0.00	\$0.00	\$0.00

**Chapter 13 Case No. 25-11053-PMM**

**SUMMARY**

Summary of all receipts and disbursements from date filed through 7/31/2025:

Total Receipts:	\$1,950.00	Current Monthly Payment:	\$390.00
Paid to Claims:	\$1,842.75	Arrearages:	\$0.00
Paid to Trustee:	\$107.25	Total Plan Base:	\$14,040.00
Funds on Hand:	\$0.00		

**NOTES:**

- **PAY YOUR MONTHLY TRUSTEE PAYMENT ONLINE! Visit [www.readingch13.com/payments/](http://www.readingch13.com/payments/) for more information.**
- Your case information is available to view online at the National Data Center. Please visit [www.ndc.org](http://www.ndc.org).